

Form cscnodsc – ntcscslsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 19-19333-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Richard T Drude
9 Forest Park Terrace
Monroe Township, NJ 08831

Social Security No.:

xxx-xx-5840

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: May 4, 2023

JAN: pbf

Jeanne Naughton
Clerk

In re:
Richard T Drude
Debtor

Case No. 19-19333-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: May 04, 2023

User: admin
Form ID: cscnodsc

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2023:

Recip ID	Recipient Name and Address
db	+ Richard T Drude, 9 Forest Park Terrace, Monroe Township, NJ 08831-8508
aty	+ Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341
lm	+ CITIZENS FINANCIAL/FRANKLIN AMEREICAN MORTGAGE, 6100 TOWER CIRCLE, STE 600, FRANKLIN, TN 37067-1505
518231554	+ Apothaker Scian PC, Attn: Kimberly F Scian, 520 Fellowship Road, Mount Laurel, NJ 08054-3407
518231558	+ Citizens Financial Group, Franklin American Mortgage, 6100 Tower Circle, Ste 600, Franklin, TN 37067-1505
518231559	+ John Walling, Court Officer, PO Box 39, Fanwood, NJ 07023-0039
518231565	+ Southwest Credit Systems, PO Box 650543, Dallas, TX 75265-0543

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 04 2023 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 04 2023 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	May 04 2023 20:37:00	Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr., Arlington, TX 76014-4101
518262407	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	May 04 2023 20:37:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
518231553	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	May 04 2023 20:37:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
519558158	Email/Text: BKelectronicnotices@cenlar.com	May 04 2023 20:37:00	Cenlar FSB, 425 Phillips Blvd., Ewing, NJ 08618
518312287	Email/PDF: bncnotices@becket-lee.com	May 04 2023 21:02:11	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518231555	+ Email/Text: bankruptcy@cavps.com	May 04 2023 20:38:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
518231556	+ Email/Text: bankruptcy@cavps.com	May 04 2023 20:38:00	Cavalry SPV I LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
518231557	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 04 2023 20:39:56	Citibank, PO Box 653095, Dallas, TX 75265-3095
518356262	+ Email/Text: BKelectronicnotices@cenlar.com	May 04 2023 20:37:00	Citizens Bank, N.A., c/o Cenlar FSB, 425 Phillips Blvd., Ewing, NJ 08618-1430
518231561	+ Email/Text: PBNCNotifications@peritussservices.com	May 04 2023 20:36:00	Kohls/Capital One, Attn: Bankruptcy, Po Box

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518231562	+ Email/PDF: resurgentbknotifications@resurgent.com	May 04 2023 20:39:30	30285, Salt Lake City, UT 84130-0285 LVNV Funding/Resurgent Capital, PO Box 10497, Greenville, SC 29603-0497
518231563	+ Email/Text: ngisupport@radiusgs.com	May 04 2023 20:37:00	Northland Group, PO Box 390905, Minneapolis, MN 55439-0905
518231564	Email/Text: clientrelations@optiosolutions.com	May 04 2023 20:37:00	QCS, Qualia Collection Services, PO Box 4699, Petaluma, CA 94955
518343432	+ Email/PDF: ebn_ais@aisinfo.com	May 04 2023 20:39:29	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518231566	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	May 04 2023 20:36:00	Verizon Wireless, Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225
518231567	+ Email/Text: bnc-bluestem@quantum3group.com	May 04 2023 20:38:00	Web Bank/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
TOTAL: 18			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518870846	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
518307377	*+	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
518231560	##+	KML Law Group PC, Attorneys At Law, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 06, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor CENLAR FSB dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Loss Mitigation CITIZENS FINANCIAL/FRANKLIN AMEREICAN MORTGAGE dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	

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on behalf of Creditor Citizens Bank N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

James J. Fitzpatrick

on behalf of Debtor Richard T Drude jfitzpatrick@lsnj.org
nadiafinancial@gmail.com;jfitzpatrick@fitzgeraldcrouchlaw.com;fitz2law@gmail.com

John R. Morton, Jr.

on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com

Kevin Gordon McDonald

on behalf of Creditor Citizens Bank N.A. kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Marguerite Mounier-Wells

on behalf of Debtor Richard T Drude marguerite.wells@live.com mwells@fitzgeraldcrouchlaw.com;Fitz2Law@gmail.com

Martin C. Latinsky

on behalf of Debtor Richard T Drude mlatin56@gmail.com latinskyfitzlaw@gmail.com

Nicholas Fitzgerald

on behalf of Debtor Richard T Drude fitz2law@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12